

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dana M. Null
Debtor

Case No. 11-04263-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AGarner
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

Date Rcvd: Aug 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2017.

db #+Dana M. Null, P.O. Box 746, 127 E. Main Street, Lock Haven, PA 17745-1322
aty +PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square,
Harrisburg, PA 17120-0001
app +Carl Nolan, 12 West Second Avenue, South Williamsport, PA 17702-7303
cr +Chase, 700 Kansas Lane, Monroe, LA 71203-4774
cr +Chase Home Finance, LLC., 3415 Vision Drive (OH4-7302), Columbus, OH 43219-6009
cr +National Credit Union Administration Board, 4807 Spicewood Springs Road, No. 5100,
Austin, TX 78759-8438
3884118 +Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
3884133 Centric Bank, f/k/a Vartran National Bank, PO Box 62090, Harrisburg, PA 17106-2090
3884117 +Charles A Szybist Law Office, 423 Mulberry Street, Williamsport, PA 17701-6311
3884159 +Chase Home Finance LLC, Attn: OH4-7133, 3415 Vision Drive, Columbus, OH 43219-6009
3884119 +Chesapeake Appalachia LLC, P.O. Box 6070, Charleston, WV 25362-0070
3884155 +Citizens Auto Finance, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
3884161 Citizens Automobile Finance, Inc., One Citizens Drive, Riverside, RI 02915-3000
3884115 ++David P Null, PO Box 746, 127 E. Main Street, Lock Haven, PA 17745-1322
3884163 +Gary Moore, 1428 Woodward Ave., Lock Haven, PA 17745-7807
3884120 +HBSC/Bon Ton, P O Box 15221, Wilmington, DE 19850-5221
3884123 +KW Gas & Oil Co., LLC, 4231 Nittany Valley Drive, Howard, PA 16841-4113
3884164 Linda Shoemaker as Personal Rep., of Kenneth Shoemaker Estate, 2 Whipoorwheel Lane,
Lock Haven, PA 17745
3884124 M & T Bank/MBNA, 1 Fountain Place, Buffalo, NY 14203-1495
3884165 +Michael J. Shoemaker as Personal, Rep. of Kenneth Shoemaker Estate, 5041 Coudersport Pike,
Lock Haven, PA 17745-8715
3884127 +NCUA, 4807 Spicewood Springs Road, Austin, TX 78759-8444
3884126 +National Credit Union Administratio, Lock Haven Federal Credit Union,
4807 Spicewood Springs Road, Austin, TX 78759-8490
3884125 National Credit Union Administratio, Board Agent For Lock Haven Area FCU,
Lock Haven, PA 17745
3884129 +PSECU, P O Box 1006, Harrisburg, PA 17108-1006
3884130 +Rte 56, Inc., 125 1/2 E. Main St., Lock Haven, PA 17745-1387
3884132 +Tax Claim Bureau, Clinton County Courthouse, 232 E. Main Street,
Lock Haven, PA 17745-1312
3884131 +Tax Claim Bureau, Clinton County Courthouse, 232 East Main St., Lock Haven, PA 17745-1312
3884152 +Vartan National Bank, 3601 Vartan Way, Harrisburg, PA 17110-9440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Aug 07 2017 19:08:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3884160 +E-mail/Text: brad@goodharris.com Aug 07 2017 19:03:46 Bradford J. Harris, Esq.,
Good & Harris, 132 West Main St, New Holland, PA 17557-1204
3884162 EDI: IRS.COM Aug 07 2017 18:58:00 Department of the Treasury,
Internal Revenue Service Center, Kansas City, MO 64999
3884154 EDI: JEFFERSONCAP.COM Aug 07 2017 19:08:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
3884121 +EDI: CHASE.COM Aug 07 2017 19:08:00 JP Morgan/Chase, Washington Mutual Bank,
P O Box 15298, Wilmington, DE 19850-5298
3884128 EDI: PRA.COM Aug 07 2017 19:08:00 Portfolio Recovery, 120 Corporate Blvd.,
Norfolk, VA 23502
3884174 +EDI: PRA.COM Aug 07 2017 19:08:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., PO Box 12914, Norfolk VA 23541-0914
3884153 E-mail/Text: bankruptcynotices@psecu.com Aug 07 2017 19:03:54 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
3884173 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 07 2017 19:03:41
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, Pa. 17128-0946
3884172 EDI: RECOVERYCORP.COM Aug 07 2017 19:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

auc Randy Jelliff
3884137* +Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
3884166* +Bradford J. Harris, Esq., Good & Harris, 132 West Main Street, New Holland, PA 17557-1204
3884136* +Charles A Szybist Law Office, 423 Mulberry Street, Williamsport, PA 17701-6311
3884138* +Chesapeake Appalachia LLC, P.O. Box 6070, Charleston, WV 25362-0070
3884167* Citizens Automobile Finance, Inc., One Citizens Drive, Riverside, RI 02915-3000
3884116* +Dana M Null, PO Box 746, 127 E. Main Street, Lock Haven, PA 17745-1322
3884135* ++Dana M Null, PO Box 746, 127 E. Main Street, Lock Haven, PA 17745-1322
3884134* +David P Null, PO Box 746, 127 E. Main Street, Lock Haven, PA 17745-1322
3884169* +Gary Moore, 1428 Woodward Avenue, Lock Haven, PA 17745-7807
3884139* +HBSC/Bon Ton, P O Box 15221, Wilmington, DE 19850-5221

***** BYPASSED RECIPIENTS (continued) *****

3884168* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of the Treasury, Internal Revenue Service Center,
Kansas City, MO 64999)

3884140* +JP Morgan/Chase, Washington Mutual Bank, P O Box 15298, Wilmington, DE 19850-5298

3884142* +KW Gas & Oil Co., LLC, 4231 Nittany Valley Drive, Howard, PA 16841-4113

3884141* +Keystone Credit Collection, Quality Used Outlet, 124 1/2 East Main St.,
Lock Haven, PA 17745-1332

3884170* Linda Shoemaker as Personal Rep., of Kenneth Shoemaker Estate, 2 Whipoorwheel Lane,
Lock Haven, PA 17745

3884143* M & T Bank/MBNA, 1 Fountain Place, Buffalo, NY 14203-1495

3884171* +Michael J. Shoemaker as Personal Rep., of Kenneth Shoemaker Estate, 5041 Coudersport Pike,
Lock Haven, PA 17745-8715

3884146* +NCUA, 4807 Spicewood Springs Road, Austin, TX 78759-8444

3884144* National Credit Union Administratio, Board Agent For Lock Haven Area FCU,
Lock Haven, PA 17745

3884145* +National Credit Union Administratio, Lock Haven Federal Credit Union,
4807 Spicewood Springs Road, Austin, TX 78759-8490

3884147* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502)

3884148* +PSECU, P O Box 1006, Harrisburg, PA 17108-1006

3891023* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

3884149* +Rte 56, Inc., 125 1/2 E. Main St., Lock Haven, PA 17745-1387

3884151* +Tax Claim Bureau, Clinton County Courthouse, 232 E. Main Street,
Lock Haven, PA 17745-1312

3884150* +Tax Claim Bureau, Clinton County Courthouse, 232 East Main St., Lock Haven, PA 17745-1312

3884122 ##+Keystone Credit Collection, Quality Used Outlet, 124 1/2 East Main St.,
Lock Haven, PA 17745-1332

TOTALS: 1, * 26, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 7, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor JPMorgan Chase Bank, N.A. et. al ASwartz@mwc-law.com,
ecfmail@mwc-law.com

Beatriz T. Saiz on behalf of Creditor Internal Revenue Service Beatriz.T.Saiz@usdoj.gov,
eastern.taxcivil@usdoj.gov

Bradford J Harris on behalf of Creditor National Credit Union Administration Board
brad@goodharris.com, info@goodharris.com;maryann@goodharris.com;bharris@psualum.com

Brenda Sue Bishop on behalf of Creditor PA Dept of Revenue bbishop@attorneygeneral.gov,
ARC-Court-MiddleDistrict@attorneygeneral.gov;RA-occbankruptcy6@state.pa.us

Charles A. Szybist on behalf of Debtor Dana M. Null charles.szybist@verizon.net

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Keri P Ebeck on behalf of Creditor Citizens Bank of Pennsylvania kebeck@weltman.com,
jbluemle@weltman.com
Mark A. Martini on behalf of Creditor National Credit Union Administration Board
mmartini@rlmlawfirm.com
Mark E Morrison on behalf of Creditor Internal Revenue Service
USAPAM.Bankr-WilkesBarre@usdoj.gov
Michael A Roman on behalf of Attorney PA Department of Revenue legalfinenf@attorneygeneral.gov
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **Dana M. Null**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **4:11-bk-04263-JJT**

Social Security number or ITIN **xxx-xx-0637**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dana M. Null

By the
court:



August 7, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.